

Walter O'Cheskey

Chapter 13 Trustee

6308 Iola Avenue Lubbock, TX 79424

(806) 748-1980 Phone (806) 748-1956 Fax

IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
WICHITA FALLS DIVISION

KELLY RENEE HERNANDEZ

CASE NO. 13-70437-HDH-13

AKA1:

AKA2:

DBA1:

DBA2:

SS#1: xxx-xx- 4318

SS#2:

**REPORT OF 341 MEETING**

**I. 341 MEETING REPORT:**

A. Orig. Date: 1/7/2014 Orig. Time: 1:00 PM Reset Date: Reset Time:

B. Meeting Results: Adjourned

C. Debtor(s): Debtor 1 Appeared

D. Attorney for Debtor(s): Appeared

E. Creditor Appearance: None

F. Amount Paid to the Trustee as of 1/7/2014 \$430.00 First Payment Due Date: 1/2/2014

G. File Trustee's Motion to Dismiss because

H. B22C Information: B22C Form is: Complete

Budgeted Income: \$3,038.92 Expense: \$2,608.92 Surplus: \$430.00

Plan Payment: \$430.00 Monthly Plan Term(Months): 59

I. Value of Non-Exempt Property: \$0.00 Proposed Amount to Unsecured Creditors: \$0.00

Objection to Exemption of:

Repeat Filing (If case dismissed, it should be with prejudice) Previous Case Numbers: 01-70871-13-txn  
02-70239-13-txn

Object to Invoke Stay Pleading

Case Converted from Chapter 7, Bar Date Set: 4/7/2014 Date Converted from Chapter 7:

J. Required Information: WW Directive

K. Business Information:

L. Object to Confirmation: No

None at this time

M. Financial Management Class: Debtor 1 Appeared

N. Eligibility:

Certificate of Credit Counseling Filed: Debtor 1 Only

Credit Counseling Provider Approved: Yes

Debt Limits Exceeded (Secured-\$1,081,400; Unsecured-\$360,475): No

O. Domestic Support Obligation: \$0.00 Current: Arrears: \$0.00

Affidavit and Disclosure of Domestic Support Obligations Received: Yes

P. Remarks: Good thank you!

Dated: 1/7/2014

/s/ Walter O'Cheskey

Standing Bankruptcy Trustee

By: Brent Hagan

Case Number:	13-70437
Debtor:	HERNANDEZ
Attorney:	MJW
Presiding Officer:	Angela
Calculation Date:	1/7/2014 8:35

Domestic Support <b>Input name from Plan</b>	Arrears Enter amount from Plan	Int. Rate Enter from Plan	Term Per Plan	Calculated Monthly Payment	Total Pmt. Per Term of Plan
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00

Secured Creditor/Collateral <b>Input name from Plan</b>	Value/Claim Amount Enter amount from Plan	Int. Rate Enter from Plan	Term Per Plan	Calculated Monthly Payment	Total Pmt. Per Term of Plan
INDYMAC BANK	\$2,903.16	7.25%	59	\$58.64	\$3,459.93
REGIONAL ACCEPTANCE	\$13,562.94	6.00%	59	\$266.02	\$15,695.33
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00
	\$0.00	0.00%	1	\$0.00	\$0.00

Priority Creditor <b>Input name from Plan</b>	Value/Claim Amount Enter amount from Plan		Term Per Plan	Calculated Monthly Payment	Total Pmt. Per Term of Plan
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00
	\$0.00		1	\$0.00	\$0.00

Attorney Fees <b>Paid Through the Plan</b>	\$3,176.00		\$3,176.00
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Noticing Fees	\$42.24		\$42.24
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Clerk Filing Fees			\$0.00
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Hardacre Minimum	\$0.00	Greater Of ----->	
Chapter 7 Minimum (Gross)			
Less Trustee Fees	\$0.00		
Less Attorney Fees	\$3,176.00		
Less Noticing Fees	\$42.24		\$0.00
Less Clerk Filing Fees	\$0.00		
Less Scheduled Priority Claims	\$0.00		
Less Other (Explain Below)	\$0.00		
Chapter 7 Minimum (Net)	\$0.00		

Total Scheduled General Unsecured Claims (Limits Greater of Hardacre or Chapter 7 Minimum)	\$1,680.67
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Calculated Base (Admin, Secured, Priority, DSO, Lower of Minimum or Sched U/S & Trustee Fee)	\$24,854.75
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Debtor Plan Base (Monthly Payment X Term)	\$25,370.00
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Surplus (Debtor Plan Base - Calculated Base)	\$515.25
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Comments: